

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Daniel E. Bier  
Debtor

Case No. 19-00060-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Sep 29, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2023:**

Recip ID	Recipient Name and Address
db	+ Daniel E. Bier, 16 Watson Drive, Carlisle, PA 17015-7434
5147979	+ All Mechanical Contractors, Inc., 16 Watson Drive, Carlisle, PA 17015-7434
5147980	+ Amato Keating & Lessa, PC, 107 North Commerce Way, Suite 100, Bethlehem, PA 18017-8913
5147984	+ Barnett Pro Contractor Supplies, PO Box 404295, Atlanta, GA 30384-4295
5147986	+ CCAP Auto Lease LTD, 1601 Elk Street, Suite 800, Dallas, TX 75201
5147987	+ CMI Credit Mediators, Inc., PO Box 456, Upper Darby, PA 19082-0456
5147988	+ Credit Mediators, Inc., PO Box 456, Upper Darby, PA 19082-0456
5147989	+ Daryl L. Young, 3016 Dickinson Avenue, Camp Hill, PA 17011-5228
5149104	+ Lloyd S Markind, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601
5147993	+ Michael F. Ratchford, Esquire, 409 Lackawanna Avenue, Suite 320, Scranton, PA 18503-2087
5147978	+ PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
5147994	+ Peirce Phelps, Inc., 516 East Township Line Road, Blue Bell, PA 19422-2197
5147996	+ R.E. Michel Company, LLC, One R.E. Michel Drive, Glen Burnie, MD 21060
5147998	+ Stephanie Bier, 16 Watson Drive, Carlisle, PA 17015-7434

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 29 2023 18:50:00	Santander Consumer USA Inc. dba Chrysler Capital a, P.O. Box 961245, Fort Worth, TX 76161-0244
cr	+ EDI: AIS.COM	Sep 29 2023 22:45:00	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5147982	+ EDI: BANKAMER.COM	Sep 29 2023 22:45:00	Bank Of America, PO Box 982238, El Paso, TX 79998-2238
5147983	+ Email/Text: bankruptcy@bmo.com	Sep 29 2023 18:50:00	Bank Of The West, 2527 Camino Ramon, San Ramon, CA 94583-4213
5158774	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 29 2023 18:50:00	CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275
5147985	+ EDI: CAPITALONE.COM	Sep 29 2023 22:45:00	Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253
5154476	EDI: CAPITALONE.COM	Sep 29 2023 22:45:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5147990	+ EDI: CITICORP.COM	Sep 29 2023 22:45:00	Home Depot Credit Services, Dept 32 - 2130385390, PO Box 9001030, Louisville, KY 40290-1030
5147977	EDI: IRS.COM	Sep 29 2023 22:45:00	Internal Revenue Service, POB 7346,

			Philadelphia, PA 19101-7346
5147991	+ Email/Text: unger@members1st.org	Sep 29 2023 18:50:00	Members 1st Federal, 5000 Louise Dr, Mechanicsburg, PA 17055-4899
5147992	+ Email/Text: unger@members1st.org	Sep 29 2023 18:50:00	Members First Federal Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
5171038	EDI: PRA.COM	Sep 29 2023 22:45:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5148365	+ EDI: RECOVERYCORP.COM	Sep 29 2023 22:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5147995	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 29 2023 18:50:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
5162348	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 29 2023 18:50:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
5345253	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 29 2023 18:50:00	Santander Consumer USA Inc., dba Chrysler Capital as servicer for, CCAP Auto Lease Ltd., P.O. Box 961245, Fort Worth, TX 76161-0244
5147997	+ Email/Text: rtumsuden@sidharvey.com	Sep 29 2023 18:49:00	Sid Harvey Industries, Inc., 605 Locust Street, Garden City, NY 11530-6531
5172178	+ EDI: AIS.COM	Sep 29 2023 22:45:00	Synchrony Bank, c/o AIS InfoSource LP as agent, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
5147999	+ EDI: RMSC.COM	Sep 29 2023 22:45:00	Synchrony Bank/Lowes, Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
5148000	+ EDI: RMSC.COM	Sep 29 2023 22:45:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001
TOTAL: 20			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5148001		York International Corp., Unitary Products Group, Removed per docket entry 25
cr	*+	Daryl L Young, 3016 Dickinson Ave, Camp Hill, PA 17011-5228
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5147981	##+	APR Supply, 749 West Guilford Street, Lebanon, PA 17046-3531

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Gary J Imblum	on behalf of Debtor 1 Daniel E. Bier gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
United States Trustee	ustregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd. ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 7

**Information to identify the case:**

Debtor 1

**Daniel E. Bier**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6993

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-00060-HWV

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel E. Bier

9/29/23**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**